

# United States Bankruptcy Court

## District of Arizona

# Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>DOWNS, DANE MICHAEL</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>DOWNS, DANIELLE RAE</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-3858</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-9767</b>
Street Address of Debtor (No. and Street, City, and State): <b>4225 EAST SIESTA LANE</b> <b>PHOENIX, AZ</b> <div style="text-align: right;">ZIP Code <b>85050</b></div>	Street Address of Joint Debtor (No. and Street, City, and State): <b>4225 EAST SIESTA LANE</b> <b>PHOENIX, AZ</b> <div style="text-align: right;">ZIP Code <b>85050</b></div>
County of Residence or of the Principal Place of Business: <b>MARICOPA</b>	County of Residence or of the Principal Place of Business: <b>MARICOPA</b>
Mailing Address of Debtor (if different from street address):  <div style="text-align: right;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address):  <div style="text-align: right;">ZIP Code</div>

Location of Principal Assets of Business Debtor  
(if different from street address above):

<b>Type of Debtor</b> (Form of Organization) (Check one box)	<b>Nature of Business</b> (Check one box)	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
<b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.

<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY										
<b>Estimated Number of Creditors</b> <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> 1-49</td> <td><input checked="" type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table>	<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000	
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<b>Estimated Assets</b> <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input checked="" type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input checked="" type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
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<b>Estimated Liabilities</b> <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input checked="" type="checkbox"/> \$1,000,001 to \$50 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$50 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
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**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**DOWNS, DANE MICHAEL****DOWNS, DANIELLE RAE****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

**- None -**

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X**

Signature of Attorney for Debtor(s)

(Date)

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**DOWNS, DANE MICHAEL****DOWNS, DANIELLE RAE****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ DANE MICHAEL DOWNS**Signature of Debtor **DANE MICHAEL DOWNS****X /s/ DANIELLE RAE DOWNS**Signature of Joint Debtor **DANIELLE RAE DOWNS**

Telephone Number (If not represented by attorney)

**November 27, 2009**

Date

**Signature of Attorney\*****X /s/ ALLAN D. NEWDELMAN**

Signature of Attorney for Debtor(s)

**ALLAN D. NEWDELMAN 004066**

Printed Name of Attorney for Debtor(s)

**ALLAN D. NEWDELMAN, P.C.**

Firm Name

**80 EAST COLUMBUS AVENUE  
PHOENIX, AZ 85012**

Address

**602-264-4550 Fax: 602-277-0144**

Telephone Number

**November 27, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X** \_\_\_\_\_

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

**United States Bankruptcy Court**  
**District of Arizona**

In re **DANE MICHAEL DOWNS,**  
**DANIELLE RAE DOWNS**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>688,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>21,698.43</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>979,470.50</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>15</b>		<b>2,609,146.09</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>4</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>3,066.16</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>4,689.80</b>
Total Number of Sheets of ALL Schedules		<b>33</b>			
Total Assets			<b>709,698.43</b>		
Total Liabilities				<b>3,588,616.59</b>	

**United States Bankruptcy Court**  
**District of Arizona**

In re **DANE MICHAEL DOWNS,**  
**DANIELLE RAE DOWNS**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
RESIDENCE Location: 4225 EAST SIESTA LANE, PHOENIX AZ	FEE SIMPLE	C	270,000.00	356,402.50
TIMESHARE located at: BUILDING B UNIT 209, OCEAN LANDINGS RESORT & RAQUET CLUB	FEE SIMPLE	C	1,000.00	435.00
TIMESHARE located at: BUILDING B UNIT 122, OCEAN LANDINGS RESORT AND RAQUET CLUB	FEE SIMPLE	C	1,000.00	435.00
RENTAL PROPERTY LOCATED AT 4008 NORTH 34TH PLACE, PHOENIX, AZ 85018	FEE SIMPLE	C	416,000.00	619,198.00

Sub-Total > **688,000.00** (Total of this page)

Total > **688,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHECKING ACCOUNT W/ BANK OF AMERICA NO. 0347	C	0.00
		SAVINGS ACCOUNT W/ ING NO. 9901	C	0.01
		SAVINGS ACCOUNT W/ ING NO. 0584	C	0.54
		SAVINGS ACCOUNT W/ ING NO. 2467	C	1.38
		SAVINGS ACCOUNT W/ ING NO. 2485	C	1.24
		SECURITIES ACCOUNT W/ WACHOVIA NO. 7681	C	0.00
		HOME NATIONAL BANK CHECKING ACCT	C	300.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		3 BEDS & 1 HEADBOARD; 4 DRESSER; 2 NIGHTSTANDS; DINING TABLE & 6 CHAIRS; CLOTHES WASHER & DRYER; KITCHEN TABLE & 4 CHAIRS; 2 LAMPS; 5 LIVING ROOM CHAIRS; SOFA & LOVESEAT; 2 REFRIGERATORS; STOVE; 2 ROGS; 2 LARGE TVS; RADIO/ALARM CLOCK; VACUUM; STEREO W/ RECEIVER, 6 SPEAKERS, & CD PLAYER;	C	3,165.00
		CHINA & STEMWARE; DISHES; GLASSES; SILVERWARE; MICROWAVE OVEN; VCR/DVD PLAYER; COMPUTER; PRINTER	C	145.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		MISC BOOKS	C	50.00
		MISC PICTURES & ART OBJECTS	C	150.00
6. Wearing apparel.		CLOTHING OF DEBTORS	C	250.00

Sub-Total > **4,063.17**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		<b>WEDDING/ENGAGEMENT RINGS - \$1200.00</b> <b>HUSBAND'S WEDDING BAND - \$150.00</b>	<b>C</b>	<b>1,350.00</b>
		<b>1 LADY'S WATCH - \$10.00</b> <b>1 MAN'S WATCH - \$10.00</b>	<b>C</b>	<b>20.00</b>
		<b>MISC COSTUME JEWELRY</b>	<b>C</b>	<b>20.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>GOLF CLUBS &amp; BAG</b>	<b>C</b>	<b>150.00</b>
		<b>DRUM SET - \$200.00</b> <b>BASS GUITAR - \$50.00</b>	<b>C</b>	<b>250.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>WHOLE LIFE INSURANCE POLICY W/ THRIVENT FINANCIAL - WIFE</b> <b>FACE VALUE: \$45,000.00</b> <b>CASH VALUE: \$2051.08</b>	<b>C</b>	<b>2,051.08</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>IRA ACCOUNT W/ WELLS FARGO NO. 7394</b>	<b>W</b>	<b>1,442.09</b>
		<b>IRA ACCOUNT W/ WELLS FARGO NO. 9958</b>	<b>H</b>	<b>1,442.09</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>100% INTEREST IN "RED ROCK DOOR SYSTEMS INC"</b> <b>DEBTS FAR EXCEED ASSETS</b>	<b>C</b>	<b>0.00</b>
		<b>50% INTEREST IN "EAGLE 57 LLC"</b> <b>HOLDS TITLE TO PROPERTY AT 13923 E. BIG HORN PKWY, FOUNTAIN HILLS, AZ; HOWEVER, A TRUSTEE SALE IS SET FOR 9-25-09 BY THE LIENHOLDER AND MAY HAVE OCCURED PRIOR TO THIS FILING</b>	<b>C</b>	<b>0.00</b>
		<b>100% INTEREST IN "MOHAWK 120 LLC"</b> <b>CONTROLS PROPERTY LOCATED AT: 2610 E MOHAWK, BLDG 1, SUITE 120, PHOENIX, AZ; SUBJECT TO LIENS OF ABOUT 1.1 MILLION; PROPERTY VALUED AT \$800,000.00</b>	<b>C</b>	<b>0.00</b>

Sub-Total > **6,725.26**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property



In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>100% INTEREST IN "4008 N 34TH PLACE LLC" NO ASSETS</b>	<b>C</b>	<b>0.00</b>
		<b>100% INTEREST IN "MICHAEL DANE ARCHITECTURAL PROODUCTS LLC" - NO ASSETS</b>	<b>C</b>	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2004 LEXUS IS300 67,000 MILES</b>	<b>C</b>	<b>10,850.00</b>
		<b>2003 FORD F-250 PICK-UP COSIGNED WITH FATHER BUT DEBTORS HAVE NO EQUITABLE INTEREST FMV \$6725.00</b>	<b>C</b>	<b>0.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		<b>COMPUTER DESK; FAX/COPIER</b>	<b>C</b>	<b>60.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total >	<b>10,910.00</b>
(Total of this page)	
Total >	<b>21,698.43</b>

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☒ Check if debtor claims a homestead exemption that exceeds  
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Real Property</u></b>			
<b>RESIDENCE</b>	<b>Ariz. Rev. Stat. § 33-1101(A)</b>	<b>150,000.00</b>	<b>270,000.00</b>
<b>Location: 4225 EAST SIESTA LANE, PHOENIX AZ</b>			
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
<b>HOME NATIONAL BANK CHECKING ACCT</b>	<b>Ariz. Rev. Stat. § 33-1126A9</b>	<b>300.00</b>	<b>300.00</b>
<b><u>Household Goods and Furnishings</u></b>			
<b>3 BEDS &amp; 1 HEADBOARD; 4 DRESSER; 2 NIGHTSTANDS; DINING TABLE &amp; 6 CHAIRS; CLOTHES WASHER &amp; DRYER; KITCHEN TABLE &amp; 4 CHAIRS; 2 LAMPS; 5 LIVING ROOM CHAIRS; SOFA &amp; LOVESEAT; 2 REFRIGERATORS; STOVE; 2 ROGS; 2 LARGE TVS; RADIO/ALARM CLOCK; VACUUM; STEREO W/ RECEIVER, 6 SPEAKERS, &amp; CD PLAYER;</b>	<b>Ariz. Rev. Stat. § 33-1123</b>	<b>8,000.00</b>	<b>3,165.00</b>
<b><u>Books, Pictures and Other Art Objects; Collectibles</u></b>			
<b>MISC BOOKS</b>	<b>Ariz. Rev. Stat. § 33-1125(5)</b>	<b>50.00</b>	<b>50.00</b>
<b><u>Wearing Apparel</u></b>			
<b>CLOTHING OF DEBTORS</b>	<b>Ariz. Rev. Stat. § 33-1125(1)</b>	<b>250.00</b>	<b>250.00</b>
<b><u>Furs and Jewelry</u></b>			
<b>WEDDING/ENGAGEMENT RINGS - \$1200.00 HUSBAND'S WEDDING BAND - \$150.00</b>	<b>Ariz. Rev. Stat. § 33-1125(4)</b>	<b>1,350.00</b>	<b>1,350.00</b>
<b>1 LADY'S WATCH - \$10.00 1 MAN'S WATCH - \$10.00</b>	<b>Ariz. Rev. Stat. § 33-1125(6)</b>	<b>20.00</b>	<b>20.00</b>
<b><u>Firearms and Sports, Photographic and Other Hobby Equipment</u></b>			
<b>DRUM SET - \$200.00 BASS GUITAR - \$50.00</b>	<b>Ariz. Rev. Stat. § 33-1125(2)</b>	<b>250.00</b>	<b>250.00</b>
<b><u>Interests in Insurance Policies</u></b>			
<b>WHOLE LIFE INSURANCE POLICY W/ THRIVENT FINANCIAL - WIFE FACE VALUE: \$45,000.00 CASH VALUE: \$2051.08</b>	<b>Ariz. Rev. Stat. § 33-1126A6</b>	<b>100%</b>	<b>2,051.08</b>
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
<b>IRA ACCOUNT W/ WELLS FARGO NO. 7394</b>	<b>Ariz. Rev. Stat. § 33-1126B</b>	<b>100%</b>	<b>1,442.09</b>
<b>IRA ACCOUNT W/ WELLS FARGO NO. 9958</b>	<b>Ariz. Rev. Stat. § 33-1126B</b>	<b>100%</b>	<b>1,442.09</b>
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
<b>2004 LEXUS IS300 67,000 MILES</b>	<b>Ariz. Rev. Stat. § 33-1125(8)</b>	<b>10,000.00</b>	<b>10,850.00</b>

Total:	<b>175,155.26</b>	<b>291,170.26</b>
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0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 415844540000	C		1ST DEED OF TRUST ON RENTAL				57,464.00	0.00
M&I BANK 401 NORTH EXECUTIVE DRIVE BROOKFIELD, WI 53005			RENTAL PROPERTY LOCATED AT 4008 NORTH 34TH PLACE, PHOENIX, AZ 85018					
			Value \$ 416,000.00					
Account No. 4251408700001	C		2ND DEED OF TRUST ON RENTAL				46,184.00	0.00
M&I BANK 401 NORTH EXECUTIVE DRIVE BROOKFIELD, WI 53005			RENTAL PROPERTY LOCATED AT 4008 NORTH 34TH PLACE, PHOENIX, AZ 85018					
			Value \$ 416,000.00					
Account No. 416202040000	C		3RD DEED OF TRUST ON RENTAL				515,550.00	203,198.00
M&I BANK 401 NORTH EXECUTIVE DRIVE BROOKFIELD, WI 53005			RENTAL PROPERTY LOCATED AT 4008 NORTH 34TH PLACE, PHOENIX, AZ 85018					
			Value \$ 416,000.00					
Account No. 0003 9885 098 00222	C		2ND DEED OF TRUST - RESIDENCE				120,052.50	84,252.50
M&I BANK LOAN SERVICING 401 N EXECUTIVE DR BROOKFIELD, WI 53005			RESIDENCE Location: 4225 EAST SIESTA LANE, PHOENIX AZ					
			Value \$ 270,000.00					
Subtotal (Total of this page)							739,250.50	287,450.50

1

continuation sheets attached

1 continuation sheets attached

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 215018942		C	2008				2,150.00	2,150.00
MARICOPA COUNTY TREASURER P O BOX 52133 PHOENIX, AZ 85072			PROPERTY TAX LIEN - RESIDENCE  RESIDENCE Location: 4225 EAST SIESTA LANE, PHOENIX AZ					
Value \$ 270,000.00								
Account No.		C	TIMESHARE MAINTENANCE LIEN				435.00	0.00
OCEANS LANDING RESORT % HARRY GREENFIELD 335 S PLUMOSA ST, SUITE D MERRIT ISLAND, FL 32952			TIMESHARE located at: BUILDING B UNIT 209, OCEAN LANDINGS RESORT & RAQUET CLUB					
Value \$ 1,000.00								
Account No.		C	TIMESHARE MAINTENANCE LIEN				435.00	0.00
OCEANS LANDING RESORT % HARRY GREENFIELD 335 S PLUMOSA ST, SUITE D MERRIT ISLAND, FL 32952			TIMESHARE located at: BUILDING B UNIT 122, OCEAN LANDINGS RESORT AND RAQUET CLUB					
Value \$ 1,000.00								
Account No. 0253851935		C	1ST DEED OF TRUST - RESIDENCE				234,200.00	0.00
WELLS FARGO P O BOX 10335 DES MOINES, IA 50306			RESIDENCE Location: 4225 EAST SIESTA LANE, PHOENIX AZ					
Value \$ 270,000.00								
Account No.	X	C	2003 FORD F-250 PICK-UP COSIGNED WITH FATHER BUT DEBTORS HAVE NO EQUITABLE INTEREST FMV \$6725.00				3,000.00	3,000.00
WELLS FARGO FINANCE P O BOX 98798 LAS VEGAS, NV 89193			Value \$ 0.00					

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Secured ClaimsSubtotal  
(Total of this page)**240,220.00** **5,150.00**Total  
(Report on Summary of Schedules)**979,470.50** **292,600.50**

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			NONE - FOR INFO ONLY				0.00	
ARIZONA DEPT OF REVENUE 1600 WEST MONROE 7TH FLOOR PHOENIX, AZ 85007		C						0.00
								0.00
Account No.			NONE - LISTED FOR INFORMATION ONLY				0.00	
INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS PO BOX 21126 PHILADELPHIA, PA 19114-0326		C						0.00
								0.00
Account No.								
Account No.								
Account No.								
Subtotal								0.00
(Total of this page)							0.00	0.00
Total								0.00
(Report on Summary of Schedules)							0.00	0.00

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			<b>BUSINESS DEBT PERSONAL GUARANTEE</b>				
<b>AL TAJEDA</b> <b>4234 EAST SHEENA DRIVE</b> <b>PHOENIX, AZ 85032</b>	X	C					<b>1,354.49</b>
Account No.			<b>BUSINESS DEBT - PERSONAL GUARANTEE</b>				
<b>ALFONSO LARRIVA</b> <b>6250 EAST CHENEY DRIVE</b> <b>PHOENIX, AZ 85053</b>	X	C					<b>18,000.00</b>
Account No. <b>6882M</b>			<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				
<b>AMERICAN BUILDING SUPPLY</b> <b>P O BOX 293030</b> <b>SACRAMENTO, CA 95829</b>	X	C					<b>17,763.94</b>
Account No. <b>3767 317434 61002</b>			<b>PERSONAL GUARANTEE ON BUSINESS DEBT - CREDIT CARD</b>				
<b>AMERICAN EXPRESS</b> <b>P O BOX 981535</b> <b>EL PASO, TX 79998</b>	X	C					<b>2,984.77</b>
Subtotal (Total of this page)							<b>40,103.20</b>

14 continuation sheets attached



In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No. <b>3732 768703 82004</b>	<b>X C</b>	<b>PERSONAL GUARANTEE ON BUSINESS DEBT - CREDIT CARD</b>				<b>17,505.81</b>					
<b>AMERICAN EXPRESS P O BOX 981535 EL PASO, TX 79998</b>											
Account No. <b>3717 309568 81000</b>	<b>X C</b>	<b>PERSONAL GUARANTEE ON BUSINESS DEBT - CREDIT CARD</b>				<b>23,823.52</b>					
<b>AMERICAN EXPRESS P O BOX 981535 EL PASO, TX 79998</b>											
Account No. <b>3717 319549 71009</b>	<b>X C</b>	<b>PERSONAL GUARANTEE ON BUSINESS DEBT - CREDIT CARD</b>				<b>3,099.22</b>					
<b>AMERICAN EXPRESS P O BOX 981535 EL PASO, TX 79998</b>											
Account No. <b>2903510</b>	<b>X C</b>	<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				<b>57,160.19</b>					
<b>ANDERSEN LOGISTICS 22238 NETWORK PLACE CHICAGO, IL 60673</b>											
Account No. <b>1 39146</b>	<b>C</b>	<b>NONE - LISTED FOR INFORMATION ONLY</b>				<b>0.00</b>					
<b>ARIZONA PROPANE P O BOX 3629 SCOTTSDALE, AZ 85271</b>											
Sheet no. <u>1</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)					
						<b>101,588.74</b>					

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.		NONE - LISTED FOR INFORMATION ONLY						0.00
ARIZONA REGISTRAR OF CONTRACTORS 800 W WASHINGTON 6TH FLOOR PHOENIX, AZ 85007	C							
Account No.		NONE - LISTED FOR INFORMATION ONLY						0.00
ARIZONA STAIN WORKS 5532 W SOFTWIND DR GLENDALE, AZ 85310	C							
Account No. 45009875750		BALANCE ON CONTRACT						28,000.00
ARIZONA STATE CREDIT UNION 2355 WEST PINNACLE PEAK RD PHOENIX, AZ 85027	C							
Account No.		PERSONAL GUARANTEE ON BUSINESS DEBT						6,624.28
BAKKEN MOULDING P O BOX 22230 MESA, AZ 85277	X C							
Account No. 5490 3519 4008 8688		CREDIT CARD						18,100.00
BANK OF AMERICA P O BOX 15026 WILMINGTON, DE 19850	C							
Sheet no. <u>2</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) <b>52,724.28</b>

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>4170 0802 0015 3177</b>		<b>BUSINESS CREDIT CARD</b>				
<b>BANK OF AMERICA P O BOX 15184 WILMINGTON, DE 19850</b>	<b>X C</b>					<b>10,100.00</b>
Account No. <b>0347</b>		<b>OVERDRAWN ACCOUNT</b>				
<b>BANK OF AMERICA PO BOX 25118 TAMPA, FL 33622-5118</b>	<b>C</b>					<b>500.00</b>
Account No.		<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				
<b>BELLA BEAMS &amp; ARCHITECTURAL PRODUCTS 825 N 73RD AVE SUITE 144 PHOENIX, AZ 85043</b>	<b>X C</b>					<b>43,000.00</b>
Account No. <b>REDRO</b>		<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				
<b>CAL ROYAL PRODUCTS INC 6605 FLOTILLA ST COMMERCE, CA 90040</b>	<b>X C</b>					<b>258.64</b>
Account No. <b>REDRO1</b>		<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				
<b>CANYON CUSTOM LLC 6205 N 55TH AVE GLENDALE, AZ 85301</b>	<b>X C</b>					<b>71,542.22</b>
Sheet no. <b>3</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>125,400.86</b>

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 66 001099	X	C	PERSONAL GUARANTEE ON BUSINESS DEBT				2,060.98
CENTRAL INDIANA HARDWARE BRAVORA DIVISION 9190 CORPORATION DR INDIANAPOLIS, IN 46256							
Account No. 4417 1210 3122 2683		C	CREDIT CARD				7,592.37
CHASE CARD SERVICES P O BOX 15298 WILMINGTON, DE 19850							
Account No. 4266 8410 2471 8999		C	CREDIT CARD				4,500.00
CHASE CARD SERVICES P O BOX 15298 WILMINGTON, DE 19850							
Account No. 4246 3151 2566 1072	X	C	PERSONAL GUARANTEE ON BUSINESS DEBT - CREDIT CARD				8,000.00
CHASE CARD SERVICES P O BOX 15298 WILMINGTON, DE 19850							
Account No.	X	C	PERSONAL GUARANTEE ON BUSINESS DEBT				3,347.04
CIFIAL USA P O BOX 534349 ATLANTA, GA 30353							
Sheet no. 4 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			25,500.39

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>5424 1808 4662 8334</b>  <b>CITIBANK P O BOX 6000 THE LAKES, NV 89163</b>	<b>C</b>	<b>CREDIT CARD</b>				<b>19,081.01</b>
Account No.  <b>CLASSIC DOOR SYSTEMS 151 REGAL ROW SUITE 220 DALLAS, TX 75247</b>	<b>X C</b>	<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				<b>822.00</b>
Account No. <b>27911</b>  <b>CLYDE HARDWARE 4808 N 15TH ST PHOENIX, AZ 85014</b>	<b>X C</b>	<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				<b>261.70</b>
Account No.  <b>COMBO ALUMINUM PRODUCTS 1100 N JOHNSON AVE EL CAJON, CA 92020</b>	<b>X C</b>	<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				<b>32.12</b>
Account No. <b>0410 0005 5779 724</b>  <b>COMPASS BANK P O BOX 10566 BIRMINGHAM, AL 35296</b>	<b>C</b>	<b>BALANCE ON CONTRACT</b>				<b>21,824.00</b>
Sheet no. <b>5</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>42,020.83</b>

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>NONE - LISTED FOR INFORMATION ONLY</b>				
<b>COORITALIA 1160 INDUSTRIAL RD SUITE 5 SAN CARLOS, CA 94060</b>	<b>C</b>					<b>0.00</b>
Account No. <b>A02A6678296/AVB9012703</b>		<b>NONE - FOR INFO ONLY</b>				
<b>COUNTRY INSURANCE PO BOX 2100 BLOOMINGTON, IL 61702-2100</b>	<b>C</b>					<b>0.00</b>
Account No. <b>0018 5011 8402 1501</b>		<b>NONE - LISTED FOR INFORMATION ONLY</b>				
<b>COX COMMUNICATIONS P O BOX 78071 PHOENIX, AZ 85062</b>	<b>C</b>					<b>0.00</b>
Account No.		<b>BUSINESS DEBT - PERSONAL GUARANTEE</b>				
<b>CREATIVE RENOVATIONS 4147 NORTH 33RD PLACE PHOENIX, AZ 85018</b>	<b>C</b>					<b>15,000.00</b>
Account No. <b>6011 0003 9030 8777</b>		<b>CREDIT CARD</b>				
<b>DISCOVER CARD P O BOX 30421 SALT LAKE CITY, UT 84130</b>	<b>C</b>					<b>10,955.61</b>
Sheet no. <b>6</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>25,955.61</b>

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>RED</b>		<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				
<b>DKS STEEL DOOR &amp; FRAME SYSTEMS 2142 TUBEWAY AVE CITY OF COMMERCE, CA 90040</b>	<b>X C</b>					<b>947.10</b>
Account No.		<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				
<b>DOORS IN MOTION 16035 N 80TH STREET SUITE C SCOTTSDALE, AZ 85260</b>	<b>X C</b>					<b>2,461.25</b>
Account No. <b>13407572</b>		<b>NONE - LISTED FOR INFORMATION ONLY</b>				
<b>DS WATERS OF AMERICA DBA SPARKLETTS P O BOX 660579 DALLAS, TX 75266</b>	<b>C</b>					<b>0.00</b>
Account No. <b>00 0084705</b>		<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				
<b>EMTEK PRODUCTS INC 15250 E STAFFORD ST CITY OF INDUSTRY, CA 91744</b>	<b>X C</b>					<b>14,461.25</b>
Account No.		<b>NONE - LISTED FOR INFORMATION ONLY</b>				
<b>FRIEDMAN CORPORATION DEALER SOFTWARE SOLUTION DIVISION ONE PARKWAY NORTH, SUITE 400S DEERFIELD, IL 60015</b>	<b>C</b>					<b>0.00</b>
Sheet no. <u>7</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>17,869.60</b>

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. <b>6035 3202 9341 7778</b>	<b>C</b>	<b>CREDIT CARD</b>				<b>5,000.00</b>	
<b>HOME DEPOT CREDIT SERVICES P O BOX 689100 DES MOINES, IA 50368</b>							
Account No.	<b>C</b>	<b>LOAN</b>				<b>3,500.00</b>	
<b>JAMES AND CAROLE SIMPSON 16665 NORTH BOXCAR DRIVE FOUNTAIN HILLS, AZ 85268</b>							
Account No.	<b>X C</b>	<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				<b>8,103.29</b>	
<b>JC BUCK SMITH 3707 E SOUTHERN AVE SUITE 2008 MESA, AZ 85206</b>							
Account No. <b>034367</b>	<b>X C</b>	<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				<b>1,556.28</b>	
<b>JELD-WEN MARKETING SUPPORT P O BOX 1329 3737 LAKEPORT BLVD KLAMATH FALLAS, OR 97601</b>							
Account No.	<b>C</b>	<b>LOAN</b>				<b>5,000.00</b>	
<b>JOHN DOWNS 2010 WEST BOULDER COURT CHANDLER, AZ 85248</b>							
Sheet no. <b>8</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	
						<b>23,159.57</b>	



In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>5140 2180 2158 0608</b>		<b>CREDIT CARD</b>				
<b>JUNIPER CARD SERVICES P O BOX 8802 WILMINGTON, DE 19899</b>	<b>C</b>					<b>4,632.24</b>
Account No. <b>5140 2180 2158 1036</b>		<b>CREDIT CARD</b>				
<b>JUNIPER CARD SERVICES P O BOX 8802 WILMINGTON, DE 19899</b>	<b>C</b>					<b>3,600.41</b>
Account No. <b>2905489 / 20183</b>		<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				
<b>KARCHER DESIGN - BESCHLAGE RALFFEISENSTRABE 32 74906 BAD RAPPENAU</b>	<b>X C</b>					<b>504.00</b>
Account No.		<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				
<b>LUMBER PRODUCTS 19855 SW 124TH AVENUE TUALATIN, OR 97062</b>	<b>X C</b>					<b>14,000.00</b>
Account No. <b>00004197712</b>		<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				
<b>M&amp;I BANK 401 N EXECUTIVE DR BROOKFIELD, WI 53005</b>	<b>X C</b>		<b>X</b>			<b>786,594.00</b>
Sheet no. <b>9</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>809,330.65</b>

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No. <b>4807 1200 1364 1751</b>	<b>X C</b>	<b>PERSONAL GUARANTEE ON BUSINESS DEBT - CREDIT CARD</b>				<b>13,129.07</b>					
<b>M&amp;I BANK P O BOX 1111 MADISON, WI 53701</b>											
Account No.	<b>X C</b>	<b>PERSONAL GUARANTEE ON BUSINESS DEBT - VARIOUS LOANS</b>				<b>293,575.00</b>					
<b>M&amp;I BANK P O BOX 3114 MILWAUKEE, WI 53201</b>											
Account No.	<b>X C</b>	<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				<b>640.13</b>					
<b>MERCURY GLASS CO 1430 N 17TH AVE PHOENIX, AZ 85007</b>											
Account No.	<b>C</b>	<b>LOAN</b>				<b>21,000.00</b>					
<b>MICHAEL AND DEBORAH DOWNS 18920 NORTH 43RD WAY PHOENIX, AZ 85050</b>											
Account No.	<b>C</b>	<b>LOAN</b>				<b>34,500.00</b>					
<b>MIKAEL AND BRITTANI ABE 18908 NORTH 43RD WAY PHOENIX, AZ 85050</b>											
Sheet no. <b>10</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>362,844.20</b>					
Subtotal (Total of this page)						<b>362,844.20</b>					

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>075118</b>		<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				
<b>MILGARD WINDOWS 2550 N NEVADA ST CHANDLER, AZ 85225</b>	<b>X C</b>					<b>8,397.21</b>
Account No. <b>REDROC</b>		<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				
<b>MOULDING AND MILLWORK INC 8313 W LATHAM ST SUITE A TOLLESON, AZ 85353</b>	<b>X C</b>					<b>7,740.07</b>
Account No. <b>21611</b>		<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				
<b>PEMKO MANUFACTURING CO 4226 TRANSPORT ST VENTURA, CA 93003</b>	<b>X C</b>					<b>597.62</b>
Account No.		<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				
<b>PHOENIX MOULDING LLC 2536 E MADISON ST PHOENIX, AZ 85034</b>	<b>X C</b>					<b>30,030.84</b>
Account No. <b>50504299</b>		<b>NONE - LISTED FOR INFORMATION ONLY</b>				
<b>PROTECTION ONE P O BOX 49292 WICHITA, KS 67201</b>	<b>C</b>					<b>0.00</b>
Sheet no. <b>11</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>46,765.74</b>

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>4806090880</b>		<b>NONE - LISTED FOR INFORMATION ONLY</b>				
<b>RAPID REFILL INK 15090 N NORTHSIGHT BLVD SUITE 101 SCOTTSDALE, AZ 85260</b>	<b>C</b>					<b>0.00</b>
Account No.		<b>BUSINESS DEBT - PERSONAL GUARANTEE</b>				
<b>REMAR CONSTRUCTION 2407 EAST ROSE GARDEN LAND PHOENIX, AZ 85050</b>	<b>X C</b>					<b>0.00</b>
Account No.		<b>LOAN</b>				
<b>SCOTT AND KIM DANKWORTH 16688 NORTH 109TH WAY SCOTTSDALE, AZ 85255</b>	<b>C</b>					<b>8,000.00</b>
Account No.		<b>BUSINESS DEBT</b>				
<b>SHAWN WRIGHT 5818 EAST LEITH LANE PHOENIX, AZ 85254</b>	<b>X C</b>					<b>150.00</b>
Account No. <b>065 281 586</b>		<b>BUSINESS DEBT - CREDIT CARD</b>				
<b>SHELL FLEET PLUS P O BOX 68081 DES MOINES, IA 50368</b>	<b>X C</b>					<b>2,525.21</b>
Sheet no. <b>12</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>10,675.21</b>

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				
<b>SUN VALLEY BRONZE 706 S MAIN ST BELLEVUE, ID 83313</b>	<b>X C</b>					<b>5,872.07</b>
Account No. <b>18071563</b>		<b>PERSONAL GUARANTEE ON BUSINESS DEBT - COMMERCIAL BUILDING</b>				
<b>TEMECULA VALLEY BANK / SBA 27710 JEFFERSON AVE SUITE A100 TEMECULA, CA 92590</b>	<b>X C</b>		<b>X</b>			<b>830,959.00</b>
Account No.		<b>BUSINESS DEBT - PERSONAL GUARANTEE</b>				
<b>THE CONSTRUCTION ZONE 1729 EAST OSBORN ROAD PHOENIX, AZ 85016</b>	<b>X C</b>					<b>2,000.00</b>
Account No.		<b>NONE - LISTED FOR INFORMATION ONLY</b>				
<b>THE UPS STORE 20235 N CAVE CREEK RD SUITE 104 PHOENIX, AZ 85024</b>	<b>C</b>					<b>0.00</b>
Account No.		<b>LOAN</b>				
<b>THOMAS AND LYNETTE BORMAN 7829 EAST FOXMORE LANE SCOTTSDALE, AZ 85258</b>	<b>C</b>					<b>13,000.00</b>
Sheet no. <b>13</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>851,831.07</b>

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				
<b>TIMBERSTONE BUILDERS 3411 NORTH 16TH STREET SUITE 2113 PHOENIX, AZ 85016</b>	<b>X C</b>					<b>14,000.00</b>
Account No.		<b>PERSONAL GUARANTEE ON BUSINESS DEBT</b>				
<b>TRUSTILE DOORS 1716 E 66TH AVE DENVER, CO 80229</b>	<b>X C</b>					<b>46,376.14</b>
Account No.		<b>BUSINESS DEBT - PERSONAL GUARANTEE</b>				
<b>WESCO INSURANCE COMPANY PO BOX 31330 CLEVELAND, OH 44131-0480</b>	<b>X C</b>					<b>13,000.00</b>
Account No.						
Account No.						
Sheet no. <b>14</b> of <b>14</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>73,376.14</b>
						<b>Total (Report on Summary of Schedules)</b>
						<b>2,609,146.09</b>

In re

DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS

Case No. \_\_\_\_\_

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>DON SCHATZ 4147 N 33RD PLACE PHOENIX, AZ 85018</b>	<b>M&amp;I BANK 401 N EXECUTIVE DR BROOKFIELD, WI 53005</b>
<b>EAGLE 57 LLC</b>	<b>M&amp;I BANK 401 N EXECUTIVE DR BROOKFIELD, WI 53005</b>
<b>MARVIN LA VASSEUR 5332 E VERDE PHOENIX, AZ 85018</b>	<b>M&amp;I BANK 401 N EXECUTIVE DR BROOKFIELD, WI 53005</b>
<b>MOHAWK 120 LLC</b>	<b>TEMECULA VALLEY BANK / SBA 27710 JEFFERSON AVE SUITE A100 TEMECULA, CA 92590</b>
<b>RED ROCK DOOR SYSTEMS</b>	<b>JELD-WEN MARKETING SUPPORT P O BOX 1329 3737 LAKEPORT BLVD KLAMATH FALLAS, OR 97601</b>
<b>RED ROCK DOOR SYSTEMS</b>	<b>TRUSTILE DOORS 1716 E 66TH AVE DENVER, CO 80229</b>
<b>RED ROCK DOOR SYSTEMS</b>	<b>SHELL FLEET PLUS P O BOX 68081 DES MOINES, IA 50368</b>
<b>RED ROCK DOOR SYSTEMS</b>	<b>SUN VALLEY BRONZE 706 S MAIN ST BELLEVUE, ID 83313</b>
<b>RED ROCK DOOR SYSTEMS</b>	<b>EMTEK PRODUCTS INC 15250 E STAFFORD ST CITY OF INDUSTRY, CA 91744</b>
<b>RED ROCK DOOR SYSTEMS</b>	<b>MILGARD WINDOWS 2550 N NEVADA ST CHANDLER, AZ 85225</b>
<b>RED ROCK DOOR SYSTEMS</b>	<b>PEMKO MANUFACTURING CO 4226 TRANSPORT ST VENTURA, CA 93003</b>



In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**  
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
RED ROCK DOOR SYSTEMS	MOULDING AND MILLWORK INC 8313 W LATHAM ST SUITE A TOLLESON, AZ 85353
RED ROCK DOOR SYSTEMS	COMBO ALUMINUM PRODUCTS 1100 N JOHNSON AVE EL CAJON, CA 92020
RED ROCK DOOR SYSTEMS	DKS STEEL DOOR & FRAME SYSTEMS 2142 TUBEWAY AVE CITY OF COMMERCE, CA 90040
RED ROCK DOOR SYSTEMS	DOORS IN MOTION 16035 N 80TH STREET SUITE C SCOTTSDALE, AZ 85260
RED ROCK DOOR SYSTEMS	CAL ROYAL PRODUCTS INC 6605 FLOTILLA ST COMMERCE, CA 90040
RED ROCK DOOR SYSTEMS	CIFIAL USA P O BOX 534349 ATLANTA, GA 30353
RED ROCK DOOR SYSTEMS	CLASSIC DOOR SYSTEMS 151 REGAL ROW SUITE 220 DALLAS, TX 75247
RED ROCK DOOR SYSTEMS	CLYDE HARDWARE 4808 N 15TH ST PHOENIX, AZ 85014
RED ROCK DOOR SYSTEMS	KARCHER DESIGN - BESCHLAGE RALFFEISENSTRABE 32 74906 BAD RAPPENAU
RED ROCK DOOR SYSTEMS	MERCURY GLASS CO 1430 N 17TH AVE PHOENIX, AZ 85007
RED ROCK DOOR SYSTEMS	BANK OF AMERICA P O BOX 15184 WILMINGTON, DE 19850
RED ROCK DOOR SYSTEMS	CHASE CARD SERVICES P O BOX 15298 WILMINGTON, DE 19850

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**  
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
RED ROCK DOOR SYSTEMS	AMERICAN EXPRESS P O BOX 981535 EL PASO, TX 79998
RED ROCK DOOR SYSTEMS	AMERICAN EXPRESS P O BOX 981535 EL PASO, TX 79998
RED ROCK DOOR SYSTEMS	AMERICAN EXPRESS P O BOX 981535 EL PASO, TX 79998
RED ROCK DOOR SYSTEMS	AMERICAN EXPRESS P O BOX 981535 EL PASO, TX 79998
RED ROCK DOOR SYSTEMS	M&I BANK P O BOX 1111 MADISON, WI 53701
RED ROCK DOOR SYSTEMS	CANYON CUSTOM LLC 6205 N 55TH AVE GLENDALE, AZ 85301
RED ROCK DOOR SYSTEMS	PHOENIX MOULDING LLC 2536 E MADISON ST PHOENIX, AZ 85034
RED ROCK DOOR SYSTEMS	AMERICAN BUILDING SUPPLY P O BOX 293030 SACRAMENTO, CA 95829
RED ROCK DOOR SYSTEMS	ANDERSEN LOGISTICS 22238 NETWORK PLACE CHICAGO, IL 60673
RED ROCK DOOR SYSTEMS	BAKKEN MOULDING P O BOX 22230 MESA, AZ 85277
RED ROCK DOOR SYSTEMS	BELLA BEAMS & ARCHITECTURAL PRODUCTS 825 N 73RD AVE SUITE 144 PHOENIX, AZ 85043
RED ROCK DOOR SYSTEMS	CENTRAL INDIANA HARDWARE BRAVORA DIVISION 9190 CORPORATION DR INDIANAPOLIS, IN 46256

In re **DANE MICHAEL DOWNS,  
DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**  
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
RED ROCK DOOR SYSTEMS	JC BUCK SMITH 3707 E SOUTHERN AVE SUITE 2008 MESA, AZ 85206
RED ROCK DOOR SYSTEMS	M&I BANK P O BOX 3114 MILWAUKEE, WI 53201
RED ROCK DOOR SYSTEMS	LUMBER PRODUCTS 19855 SW 124TH AVENUE TUALATIN, OR 97062
RED ROCK DOOR SYSTEMS	TIMBERSTONE BUILDERS 3411 NORTH 16TH STREET SUITE 2113 PHOENIX, AZ 85016
RED ROCK DOOR SYSTEMS	REMAR CONSTRUCTION 2407 EAST ROSE GARDEN LAND PHOENIX, AZ 85050
RED ROCK DOOR SYSTEMS	AL TAJEDA 4234 EAST SHEENA DRIVE PHOENIX, AZ 85032
RED ROCK DOOR SYSTEMS	THE CONSTRUCTION ZONE 1729 EAST OSBORN ROAD PHOENIX, AZ 85016
RED ROCK DOOR SYSTEMS	ALFONSO LARRIVA 6250 EAST CHENEY DRIVE PHOENIX, AZ 85053
RED ROCK DOOR SYSTEMS	SHAWN WRIGHT 5818 EAST LEITH LANE PHOENIX, AZ 85254
RED ROCK DOOR SYSTEMS	WESCO INSURANCE COMPANY PO BOX 31330 CLEVELAND, OH 44131-0480
TALAL ASHEK 1974 E TODD DRIVE TEMPE, AZ 85283	M&I BANK 401 N EXECUTIVE DR BROOKFIELD, WI 53005
THOMAS BORMAN	WELLS FARGO FINANCE P O BOX 98798 LAS VEGAS, NV 89193

In re **DANE MICHAEL DOWNS**  
**DANIELLE RAE DOWNS**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>DAUGHTER</b> <b>SON</b>	AGE(S): <b>4</b> <b>5</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		<b>PURCHASING AGENT</b>
Name of Employer	<b>UNEMPLOYED</b>	<b>CABLE SHOPPING NETWORK</b>
How long employed		<b>6 MONTHS</b>
Address of Employer		<b>15945 N 76TH ST</b> <b>SCOTTSDALE, AZ 85260</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify): \_\_\_\_\_

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify): \_\_\_\_\_

12. Pension or retirement income

13. Other monthly income

(Specify): \_\_\_\_\_

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**HUSBAND IS CURRENTLY SEEKING FULL TIME EMPLOYMENT**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	1,220.00
a. Are real estate taxes included?	Yes _____ No <u>X</u>		
b. Is property insurance included?	Yes _____ No <u>X</u>		
2. Utilities:		\$	178.00
a. Electricity and heating fuel		\$	65.00
b. Water and sewer		\$	0.00
c. Telephone		\$	224.00
d. Other	<u>See Detailed Expense Attachment</u>	\$	100.00
3. Home maintenance (repairs and upkeep)		\$	900.00
4. Food		\$	0.00
5. Clothing		\$	0.00
6. Laundry and dry cleaning		\$	0.00
7. Medical and dental expenses		\$	0.00
8. Transportation (not including car payments)		\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	0.00
10. Charitable contributions		\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	48.00
b. Life		\$	0.00
c. Health		\$	374.00
d. Auto		\$	125.80
e. Other		\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)	<u>REAL ESTATE TAXES</u>	\$	180.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto		\$	0.00
b. Other	<u>2ND MORTGAGE</u>	\$	500.00
c. Other		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other	<u>MISC &amp; CONTINGENCY</u>	\$	75.00
Other	<u>PRIVATE SCHOOL TUITION</u>	\$	400.00

a.	Average monthly income from Line 15 of Schedule I	\$	<u>3,066.16</u>
b.	Average monthly expenses from Line 18 above	\$	<u>4,689.80</u>
c.	Monthly net income (a. minus b.)	\$	<u>-1,623.64</u>

In re **DANE MICHAEL DOWNS**  
**DANIELLE RAE DOWNS**

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

<b>Other Utility Expenditures:</b>		
<b>PHONE &amp; INTERNET</b>	\$	<b>70.00</b>
<b>CELLULAR PHONE</b>	\$	<b>50.00</b>
<b>CABLE</b>	\$	<b>104.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>224.00</b>

**United States Bankruptcy Court  
District of Arizona**

In re **DANE MICHAEL DOWNS  
DANIELLE RAE DOWNS**

Debtor(s)

Case No.

Chapter

**7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **35** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **November 27, 2009**

Signature **/s/ DANE MICHAEL DOWNS**

**DANE MICHAEL DOWNS**

Debtor

Date **November 27, 2009**

Signature **/s/ DANIELLE RAE DOWNS**

**DANIELLE RAE DOWNS**

Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

# United States Bankruptcy Court District of Arizona

In re **DANE MICHAEL DOWNS  
DANIELLE RAE DOWNS**

Debtor(s)

Case No.

Chapter

**7**

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$0.00</b>	<b>2009 - WAGES TO DATE - HUSBAND (NONE)</b>
<b>\$19,025.00</b>	<b>2009 - WAGES TO DATE - WIFE</b>
<b>\$-320,753.00</b>	<b>2008 - ADJUSTED JOINT INCOME</b>
<b>\$119,298.00</b>	<b>2007 - ADJUSTED GROSS JOINT INCOME</b>



## 2. Income other than from employment or operation of business

None

- State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

## 3. Payments to creditors

None

- Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITORDATES OF  
PAYMENTS

AMOUNT PAID

AMOUNT STILL  
OWING

None

- b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF  
PAYMENTS/  
TRANSFERSAMOUNT  
PAID OR  
VALUE OF  
TRANSFERSAMOUNT STILL  
OWING**M&I BANK****PAYMENTS ON  
FORECLOSED PROPERTY****\$1,700.00****\$515,550.00****WELLS FARGO  
P O BOX 10335  
DES MOINES, IA 50306****RESIDENTIAL MORTGAGE  
PAYMENTS OVER LAST 90  
DAYS****\$1,219.79****\$234,200.00****M&I BANK LOAN SERVICING  
401 N EXECUTIVE DR  
BROOKFIELD, WI 53005****RESIDENTIAL MORTGAGE  
PAYMENTS OVER LAST 90  
DAYS****\$1,718.50****\$120,052.50**

None

- c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND  
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL  
OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

- ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>CANYON CUSTOM LLC vs RED ROCK DOOR SYSTEMS AND DANE &amp; DANIELLE DOWNS CASE NO. CV2009-052344</b>	<b>BREACH OF CONTRACT</b>	<b>MARICOPA COUNTY SUPERIOR COURT; STATE OF ARIZONA</b>	<b>PENDING</b>
<b>PHOENIX MOULDING LLC vs RED ROCK DOOR SYSTEMS AND DANE DOWNS CASE NO. CV2009-024327</b>	<b>BREACH OF CONTRACT</b>	<b>MARICOPA COUNTY SUPERIOR COURT; STATE OF ARIZONA</b>	<b>PENDING</b>
<b>M&amp;I BANK vs RED ROCK DOOR SYSTEMS INC ET AL CASE NO. CV2009-021112</b>	<b>BREACH OF CONTRACT</b>	<b>MARICOPA COUNTY SUPERIOR COURT; STATE OF ARIZONA</b>	<b>PENDING</b>

None

- ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

#### 5. Repossessions, foreclosures and returns

None

- ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>COMPASS BANK P O BOX 10566 BIRMINGHAM, AL 35296</b>	<b>JULY 29, 2009</b>	<b>REPOSSESSED 2007 HONDA CIVI; FMV \$15,000.00</b>
<b>ARIZONA STATE CREDIT UNION</b>	<b>NOVEMBER 2, 2009</b>	<b>2007 DODGE RAM SURRENDERED TO LIEN HOLDER, FMV \$22,000.00</b>

#### 6. Assignments and receiverships

None

- ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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### 7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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### 8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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### 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>ALLAN D. NEWDELMAN, P.C. 80 EAST COLUMBUS AVENUE PHOENIX, AZ 85012</b>	<b>SEPTEMBER 2009</b>	<b>\$3,000.00 LEGAL FEES \$299.00 FILING FEE</b>
<b>IN CHARGE</b>	<b>9/10/09</b>	<b>\$30.00</b>

### 10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>DONALD SCHATZ</b>		<b>SOLD A 1995 GMC TRUCK THAT IS TITLED TO RED ROCK DOOR SYSTEMS AND DANE DOWNS FOR \$4,500.00; THE TRUCK WAS PURCHASED BY RED ROCK IN 2005 - DEBTOR HAD NO EQUITABLE INTEREST</b>
<b>NONE</b>		

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER <b>BANK OF AMERICA</b>	DESCRIPTION AND VALUE OF PROPERTY <b>UTMA ACCOUNTS FOR 2 MINOR CHILDREN; FMV \$100.14</b>	LOCATION OF PROPERTY <b>BANK</b>
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**15. Prior address of debtor**

- None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
RED ROCK DOOR SYSTEMS INC		2610 E MOHAWK LANE SUITE 120 PHOENIX, AZ 85050	RETAIL SALES OF DOORS, WINDOWS, TRIM AND ARCHITECTURAL PRODUCTS	11-14-2002 TO PRESENT (BUT CEASED OPERATION JULY 2009)
MOHAWK 120 LLC		4225 E SIESTA LANE PHOENIX, AZ 85050	REAL ESTATE HOLDING COMPANY	AUGUST 2006 TO PRESENT
EAGLE 57 LLC		4225 E SIESTA LANE PHOENIX, AZ 85050	REAL ESTATE HOLDING COMPANY	NOVEMBER 2006 TO PRESENT
4008 N 34TH PLACE LLC			REAL ESTATE HOLDING COMPANY	AUGUST 2006 TO PRESENT (BUT NEVER OPERATED)
MICHAEL DANE ARCHITECTURAL PRODUCTS LLC			SALES OF ARCHITECTURAL PRODUCTS	FEBRUARY 2009 TO PRESENT (BUT NEVER OPERATED)

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

#### 19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS <b>THE FOCUS GROUP</b>	DATES SERVICES RENDERED <b>NOVEMBER 2002 TO MARCH 2004</b>
<b>MICHAEL LEIBOW FINANCIAL SERVICES</b>	<b>MARCH 2004 TO JANUARY 2008</b>
<b>NATHAN J FISH CPA</b>	<b>JANUARY 2008 TO DECEMBER 2008</b>

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
<b>DANE &amp; DANIELLE DOWNS</b>	

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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**20. Inventories**

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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**21 . Current Partners, Officers, Directors and Shareholders**

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **November 27, 2009**

Signature **/s/ DANE MICHAEL DOWNS**  
**DANE MICHAEL DOWNS**  
 Debtor

Date **November 27, 2009**

Signature **/s/ DANIELLE RAE DOWNS**  
**DANIELLE RAE DOWNS**  
 Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*



# United States Bankruptcy Court

## District of Arizona

In re **DANE MICHAEL DOWNS**  
**DANIELLE RAE DOWNS**

Debtor(s)

Case No.

Chapter

**7**

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> <b>M&amp;I BANK</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL PROPERTY LOCATED AT 4008 NORTH 34TH PLACE, PHOENIX, AZ 85018</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <span style="margin-left: 100px;"><input type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <span style="margin-left: 100px;"><input checked="" type="checkbox"/> Not claimed as exempt</span>	

Property No. 2	
<b>Creditor's Name:</b> <b>M&amp;I BANK</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL PROPERTY LOCATED AT 4008 NORTH 34TH PLACE, PHOENIX, AZ 85018</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <span style="margin-left: 100px;"><input type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <span style="margin-left: 100px;"><input checked="" type="checkbox"/> Not claimed as exempt</span>	

Property No. 3	
<b>Creditor's Name:</b> <b>M&amp;I BANK</b>	<b>Describe Property Securing Debt:</b> <b>RENTAL PROPERTY LOCATED AT 4008 NORTH 34TH PLACE, PHOENIX, AZ 85018</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 4	
<b>Creditor's Name:</b> <b>M&amp;I BANK LOAN SERVICING</b>	<b>Describe Property Securing Debt:</b> <b>RESIDENCE</b> <b>Location: 4225 EAST SIESTA LANE, PHOENIX AZ</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u><b>WILL CONTINUE TO SERVICE THE LOAN OR ATTEMPT LOAN MODIFICATION</b></u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 5	
<b>Creditor's Name:</b> <b>MARICOPA COUNTY TREASURER</b>	<b>Describe Property Securing Debt:</b> <b>RESIDENCE</b> <b>Location: 4225 EAST SIESTA LANE, PHOENIX AZ</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u><b>WILL CURE AND MAINTIAN PROPERTY TAXES</b></u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 6	
<b>Creditor's Name:</b> <b>OCEANS LANDING RESORT</b>	<b>Describe Property Securing Debt:</b> <b>TIMESHARE</b> <b>located at: BUILDING B UNIT 209, OCEAN LANDINGS RESORT &amp; RAQUET CLUB</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Not claimed as exempt</span>	

Property No. 7	
<b>Creditor's Name:</b> <b>OCEANS LANDING RESORT</b>	<b>Describe Property Securing Debt:</b> <b>TIMESHARE</b> <b>located at: BUILDING B UNIT 122, OCEAN LANDINGS RESORT AND RAQUET CLUB</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Not claimed as exempt</span>	

Property No. 8	
<b>Creditor's Name:</b> <b>WELLS FARGO</b>	<b>Describe Property Securing Debt:</b> <b>RESIDENCE</b> <b>Location: 4225 EAST SIESTA LANE, PHOENIX AZ</b>
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <b>WILL CONTINUE TO SERVICE THE LOAN OR ATTEMPT LOAN MODIFICATION</b> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 9	
<b>Creditor's Name:</b> <b>WELLS FARGO FINANCE</b>	<b>Describe Property Securing Debt:</b> <b>2003 FORD F-250 PICK-UP</b> <b>COSIGNED WITH FATHER BUT DEBTORS HAVE NO</b> <b>EQUITABLE INTEREST</b> <b>FMV \$6725.00</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained  If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).  Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> <b>-NONE-</b>	<b>Describe Leased Property:</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date November 27, 2009

Signature /s/ DANE MICHAEL DOWNS  
**DANE MICHAEL DOWNS**  
 Debtor

Date November 27, 2009

Signature /s/ DANIELLE RAE DOWNS  
**DANIELLE RAE DOWNS**  
 Joint Debtor

**United States Bankruptcy Court  
District of Arizona**

In re **DANE MICHAEL DOWNS  
DANIELLE RAE DOWNS**

Debtor(s)

Case No. \_\_\_\_\_

Chapter **7**

**DECLARATION**

We, **DANE MICHAEL DOWNS and DANIELLE RAE DOWNS**, do hereby certify, under penalty of perjury, that the Master Mailing List, consisting of **8** sheet(s), is complete, correct and consistent with the debtor(s)' schedules.

Date: **November 27, 2009**

**/s/ DANE MICHAEL DOWNS**

**DANE MICHAEL DOWNS**

Signature of Debtor

Date: **November 27, 2009**

**/s/ DANIELLE RAE DOWNS**

**DANIELLE RAE DOWNS**

Signature of Debtor

Date: **November 27, 2009**

**/s/ ALLAN D. NEWDELMAN**

Signature of Attorney

**ALLAN D. NEWDELMAN**

**ALLAN D. NEWDELMAN, P.C.**

**80 EAST COLUMBUS AVENUE**

**PHOENIX, AZ 85012**

**602-264-4550 Fax: 602-277-0144**

MML-5

DOWNS, DANE and DANIELLE -

AL TAJEDA  
4234 EAST SHEENA DRIVE  
PHOENIX AZ 85032

ALFONSO LARRIVA  
6250 EAST CHENEY DRIVE  
PHOENIX AZ 85053

AMERICAN BUILDING SUPPLY  
P O BOX 293030  
SACRAMENTO CA 95829

AMERICAN EXPRESS  
P O BOX 981535  
EL PASO TX 79998

ANDERSEN LOGISTICS  
22238 NETWORK PLACE  
CHICAGO IL 60673

ARIZONA DEPT OF REVENUE  
1600 WEST MONROE 7TH FLOOR  
PHOENIX AZ 85007

ARIZONA PROPANE  
P O BOX 3629  
SCOTTSDALE AZ 85271

ARIZONA REGISTRAR OF CONTRACTORS  
800 W WASHINGTON 6TH FLOOR  
PHOENIX AZ 85007

ARIZONA STAIN WORKS  
5532 W SOFTWIND DR  
GLENDALE AZ 85310

ARIZONA STATE CREDIT UNION  
2355 WEST PINNACLE PEAK RD  
PHOENIX AZ 85027

BAKKEN MOULDING  
P O BOX 22230  
MESA AZ 85277

DOWNS, DANE and DANIELLE -

BANK OF AMERICA  
P O BOX 15026  
WILMINGTON DE 19850

BANK OF AMERICA  
P O BOX 15184  
WILMINGTON DE 19850

BANK OF AMERICA  
PO BOX 25118  
TAMPA FL 33622-5118

BELLA BEAMS & ARCHITECTURAL PRODUCTS  
825 N 73RD AVE  
SUITE 144  
PHOENIX AZ 85043

BIEHL & BIEHL INC  
P O BOX 87410  
CAROL STREAM IL 60188

CAL ROYAL PRODUCTS INC  
6605 FLOTILLA ST  
COMMERCE CA 90040

CANYON CUSTOM LLC  
6205 N 55TH AVE  
GLENDALE AZ 85301

CENTRAL INDIANA HARDWARE  
BRAVORA DIVISION  
9190 CORPORATION DR  
INDIANAPOLIS IN 46256

CHASE CARD SERVICES  
P O BOX 15298  
WILMINGTON DE 19850

CIFIAL USA  
P O BOX 534349  
ATLANTA GA 30353

CITIBANK  
P O BOX 6000  
THE LAKES NV 89163

DOWNS, DANE and DANIELLE -

CLASSIC DOOR SYSTEMS  
151 REGAL ROW  
SUITE 220  
DALLAS TX 75247

CLYDE HARDWARE  
4808 N 15TH ST  
PHOENIX AZ 85014

COFACE COLLECTIONS NA  
P O BOX 8510  
METAIRIE LA 70011

COFACE COLLECTIONS NA  
P O BOX 8510  
METAIRRE LA 70011

COLLECTION BUREAU OF AMERICA  
P O BOX 5013  
HAYWARD CA 94540

COMBO ALUMINUM PRODUCTS  
1100 N JOHNSON AVE  
EL CAJON CA 92020

COMPASS BANK  
P O BOX 10566  
BIRMINGHAM AL 35296

COORITALIA  
1160 INDUSTRIAL RD  
SUITE 5  
SAN CARLOS CA 94060

COUNTRY INSURANCE  
PO BOX 2100  
BLOOMINGTON IL 61702-2100

COX COMMUNICATIONS  
P O BOX 78071  
PHOENIX AZ 85062

CREATIVE RENOVATIONS  
4147 NORTH 33RD PLACE  
PHOENIX AZ 85018



DOWNS, DANE and DANIELLE -

DISCOVER CARD  
P O BOX 30421  
SALT LAKE CITY UT 84130

DKS STEEL DOOR & FRAME SYSTEMS  
2142 TUBEWAY AVE  
CITY OF COMMERCE CA 90040

DON SCHATZ  
4147 N 33RD PLACE  
PHOENIX AZ 85018

DOORS IN MOTION  
16035 N 80TH STREET  
SUITE C  
SCOTTSDALE AZ 85260

DS WATERS OF AMERICA  
DBA SPARKLETTS  
P O BOX 660579  
DALLAS TX 75266

EMTEK PRODUCTS INC  
15250 E STAFFORD ST  
CITY OF INDUSTRY CA 91744

FRIEDMAN CORPORATION  
DEALER SOFTWARE SOLUTION DIVISION  
ONE PARKWAY NORTH, SUITE 400S  
DEERFIELD IL 60015

HL HASTINGS  
% SANDERS AND DOUGLLAS  
120 S HOUGHTON RD, #138-257  
TUCSON AZ 85748

HOME DEPOT CREDIT SERVICES  
P O BOX 689100  
DES MOINES IA 50368

HR CONSULTANTS  
P O BOX 571718  
TARZANA CA 91357

DOWNS, DANE and DANIELLE -

INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 21126  
PHILADELPHIA PA 19114-0326

JAMES AND CAROLE SIMPSON  
16665 NORTH BOXCAR DRIVE  
FOUNTAIN HILLS AZ 85268

JC BUCK SMITH  
3707 E SOUTHERN AVE  
SUITE 2008  
MESA AZ 85206

JELD-WEN MARKETING SUPPORT  
P O BOX 1329  
3737 LAKEPORT BLVD  
KLAMATH FALLS OR 97601

JENNINGS STROUSS & SALMON PLC  
201 E WASHINGTON ST, 11TH FLOOR  
PHOENIX AZ 85004

JOHN DOWNS  
2010 WEST BOULDER COURT  
CHANDLER AZ 85248

JUNIPER CARD SERVICES  
P O BOX 8802  
WILMINGTON DE 19899

KARCHER DESIGN - BESCHLAGE  
RALFFEISENSTRABE 32  
74906 BAD RAPPENAU

LUMBER PRODUCTS  
19855 SW 124TH AVENUE  
TUALATIN OR 97062

M&I BANK  
P O BOX 1111  
MADISON WI 53701

DOWNS, DANE and DANIELLE -

M&I BANK  
P O BOX 3114  
MILWAUKEE WI 53201

M&I BANK  
401 NORTH EXECUTIVE DRIVE  
BROOKFIELD WI 53005

M&I BANK LOAN SERVICING  
401 N EXECUTIVE DR  
BROOKFIELD WI 53005

MARICOPA COUNTY TREASURER  
P O BOX 52133  
PHOENIX AZ 85072

MARVIN LA VASSEUR  
5332 E VERDE  
PHOENIX AZ 85018

MERCURY GLASS CO  
1430 N 17TH AVE  
PHOENIX AZ 85007

MICHAEL AND DEBORAH DOWNS  
18920 NORTH 43RD WAY  
PHOENIX AZ 85050

MIKAEL AND BRITTANI ABE  
18908 NORTH 43RD WAY  
PHOENIX AZ 85050

MILGARD WINDOWS  
2550 N NEVADA ST  
CHANDLER AZ 85225

MOULDING AND MILLWORK INC  
8313 W LATHAM ST  
SUITE A  
TOLLESON AZ 85353

OCEANS LANDING RESORT  
% HARRY GREENFIELD  
335 S PLUMOSA ST, SUITE D  
MERRIT ISLAND FL 32952

DOWNS, DANE and DANIELLE -

PAUL HARTER  
1599 E ORANGEWOOD AVE  
SUITE 125  
PHOENIX AZ 85020

PEMCO MANUFACTURING CO  
4226 TRANSPORT ST  
VENTURA CA 93003

PHOENIX MOULDING LLC  
2536 E MADISON ST  
PHOENIX AZ 85034

PROTECTION ONE  
P O BOX 49292  
WICHITA KS 67201

RAPID REFILL INK  
15090 N NORTHSIGHT BLVD  
SUITE 101  
SCOTTSDALE AZ 85260

REMAR CONSTRUCTION  
2407 EAST ROSE GARDEN LAND  
PHOENIX AZ 85050

SCOTT AND KIM DANKWORTH  
16688 NORTH 109TH WAY  
SCOTTSDALE AZ 85255

SHAWN WRIGHT  
5818 EAST LEITH LANE  
PHOENIX AZ 85254

SHELL FLEET PLUS  
P O BOX 68081  
DES MOINES IA 50368

SUN VALLEY BRONZE  
706 S MAIN ST  
BELLEVUE ID 83313

TALAL ASHEK  
1974 E TODD DRIVE  
TEMPE AZ 85283

DOWNS, DANE and DANIELLE -

TEMECULA VALLEY BANK / SBA  
27710 JEFFERSON AVE  
SUITE A100  
TEMECULA CA 92590

THE CONSTRUCTION ZONE  
1729 EAST OSBORN ROAD  
PHOENIX AZ 85016

THE UPS STORE  
20235 N CAVE CREEK RD  
SUITE 104  
PHOENIX AZ 85024

THOMAS AND LYNETTE BORMAN  
7829 EAST FOXMORE LANE  
SCOTTSDALE AZ 85258

THOMAS BORMAN

TIMBERSTONE BUILDERS  
3411 NORTH 16TH STREET  
SUITE 2113  
PHOENIX AZ 85016

TRUSTILE DOORS  
1716 E 66TH AVE  
DENVER CO 80229

WELLS FARGO  
P O BOX 10335  
DES MOINES IA 50306

WELLS FARGO FINANCE  
P O BOX 98798  
LAS VEGAS NV 89193

WESCO INSURANCE COMPANY  
PO BOX 31330  
CLEVELAND OH 44131-0480

In re **DANE MICHAEL DOWNS**  
**DANIELLE RAE DOWNS**  
 Debtor(s)

Case Number: \_\_\_\_\_  
 (If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises.
- ☒ The presumption does not arise.
- ☐ The presumption is temporarily inapplicable.

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

### Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p><b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p><b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p><b>Reservists and National Guard Members; active duty or homeland defense activity.</b> Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. <b>During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</b></p> <p><input type="checkbox"/> <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <div style="margin-left: 40px;"> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <div style="margin-left: 20px;"> <input type="checkbox"/> I remain on active duty /or/</div> <p><input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="text-align: center;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/</p> <p><input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p> </div>

**Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION**

2	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b> b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." <b>Complete only column A ("Debtor's Income") for Lines 3-11.</b> c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b> d. <input type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b>																			
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		<b>Column A</b> <b>Debtor's</b> <b>Income</b>	<b>Column B</b> <b>Spouse's</b> <b>Income</b>																
3	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>		\$	\$																
4	<b>Income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part V.</b> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a.</td> <td>Gross receipts</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$	\$	b.	Ordinary and necessary business expenses	\$	\$	c.	Business income	Subtract Line b from Line a		\$	\$
		Debtor	Spouse																	
a.	Gross receipts	\$	\$																	
b.	Ordinary and necessary business expenses	\$	\$																	
c.	Business income	Subtract Line b from Line a																		
5	<b>Rents and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a.</td> <td>Gross receipts</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>				Debtor	Spouse	a.	Gross receipts	\$	\$	b.	Ordinary and necessary operating expenses	\$	\$	c.	Rent and other real property income	Subtract Line b from Line a		\$	\$
		Debtor	Spouse																	
a.	Gross receipts	\$	\$																	
b.	Ordinary and necessary operating expenses	\$	\$																	
c.	Rent and other real property income	Subtract Line b from Line a																		
6	<b>Interest, dividends, and royalties.</b>		\$	\$																
7	<b>Pension and retirement income.</b>		\$	\$																
8	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.		\$	\$																
9	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:		\$	\$																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 35%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%;">Debtor \$</td> <td style="width: 35%;">Spouse \$</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$	\$	\$													
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$																		
10	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.</b> Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		\$	\$																
	<table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table> Total and enter on Line 10				Debtor	Spouse	a.		\$	\$	b.		\$	\$	\$	\$				
		Debtor	Spouse																	
a.		\$	\$																	
b.		\$	\$																	
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$	\$																

12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$ <span style="border: 1px solid black; display: inline-block; width: 150px; height: 25px;"></span>
<b>Part III. APPLICATION OF § 707(b)(7) EXCLUSION</b>		
13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount from Line 12 by the number 12 and enter the result.	\$ <span style="border: 1px solid black; display: inline-block; width: 150px; height: 25px;"></span>
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: _____ b. Enter debtor's household size: _____	\$ <span style="border: 1px solid black; display: inline-block; width: 150px; height: 25px;"></span>
15	<b>Application of Section 707(b)(7).</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 13 is less than or equal to the amount on Line 14.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> <b>The amount on Line 13 is more than the amount on Line 14.</b> Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

<b>Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)</b>																		
16	<b>Enter the amount from Line 12.</b>	\$ <span style="border: 1px solid black; display: inline-block; width: 150px; height: 25px;"></span>																
17	<b>Marital adjustment.</b> If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.	\$ <span style="border: 1px solid black; display: inline-block; width: 150px; height: 25px;"></span>																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 55%;"></td> <td style="width: 40%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>d.</td> <td></td> <td style="text-align: right;">\$</td> </tr> </table>	a.		\$	b.		\$	c.		\$	d.		\$					
a.		\$																
b.		\$																
c.		\$																
d.		\$																
	Total and enter on Line 17	\$ <span style="border: 1px solid black; display: inline-block; width: 150px; height: 25px;"></span>																
18	<b>Current monthly income for § 707(b)(2).</b> Subtract Line 17 from Line 16 and enter the result.	\$ <span style="border: 1px solid black; display: inline-block; width: 150px; height: 25px;"></span>																
<b>Part V. CALCULATION OF DEDUCTIONS FROM INCOME</b>																		
<b>Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)</b>																		
19A	<b>National Standards: food, clothing and other items.</b> Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$ <span style="border: 1px solid black; display: inline-block; width: 150px; height: 25px;"></span>																
19B	<b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.	\$ <span style="border: 1px solid black; display: inline-block; width: 150px; height: 25px;"></span>																
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left;">Household members under 65 years of age</th> <th colspan="2" style="text-align: left;">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td> <td style="width: 40%;">Allowance per member</td> <td style="width: 5%;">a2.</td> <td style="width: 40%;">Allowance per member</td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td>b2.</td> <td>Number of members</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td>c2.</td> <td>Subtotal</td> </tr> </tbody> </table>	Household members under 65 years of age		Household members 65 years of age or older		a1.	Allowance per member	a2.	Allowance per member	b1.	Number of members	b2.	Number of members	c1.	Subtotal	c2.	Subtotal	
Household members under 65 years of age		Household members 65 years of age or older																
a1.	Allowance per member	a2.	Allowance per member															
b1.	Number of members	b2.	Number of members															
c1.	Subtotal	c2.	Subtotal															
20A	<b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$ <span style="border: 1px solid black; display: inline-block; width: 150px; height: 25px;"></span>																



20B	<b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. <b>Do not enter an amount less than zero.</b>		
	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$
	c.	Net mortgage/rental expense	Subtract Line b from Line a.
			\$
21	<b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:		\$
22A	<b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)		\$
22B	<b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)		\$
23	<b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b>		\$
	a.	IRS Transportation Standards, Ownership Costs	\$
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.
			\$
24	<b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. <b>Do not enter an amount less than zero.</b>		\$
	a.	IRS Transportation Standards, Ownership Costs	\$
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.
			\$
25	<b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b>		\$
26	<b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b>		\$

27	<b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b>	\$
28	<b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due obligations included in Line 44.</b>	\$
29	<b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$
30	<b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b>	\$
31	<b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. <b>Do not include payments for health insurance or health savings accounts listed in Line 34.</b>	\$
32	<b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b>	\$
33	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 19 through 32.	\$

### Subpart B: Additional Living Expense Deductions

**Note: Do not include any expenses that you have listed in Lines 19-32**

34	<p><b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> </table> <p>Total and enter on Line 34.</p> <p><b>If you do not actually expend this total amount,</b> state your actual total average monthly expenditures in the space below:</p> <p>\$</p>	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	<p>\$</p>
a.	Health Insurance	\$									
b.	Disability Insurance	\$									
c.	Health Savings Account	\$									
35	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$									
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$									
37	<b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. <b>You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$									
38	<b>Education expenses for dependent children less than 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. <b>You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</b>	\$									

39	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$															
40	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$															
41	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 34 through 40	\$															
<b>Subpart C: Deductions for Debt Payment</b>																	
42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.	\$															
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 15%;">Average Monthly Payment</th> <th style="width: 20%;">Does payment include taxes or insurance?</th> </tr> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: center;"><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> <td></td> </tr> </table>			Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no				Total: Add Lines		\$
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?													
a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no													
			Total: Add Lines														
43	<b>Other payments on secured claims.</b> If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.	\$															
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 35%;">1/60th of the Cure Amount</th> </tr> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> </tr> </table>			Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$				Total: Add Lines	\$			
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount														
a.			\$														
			Total: Add Lines														
44	<b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 28.</b>	\$															
45	<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.	\$															
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">Projected average monthly Chapter 13 plan payment.</td> <td style="width: 35%; text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</td> <td style="text-align: center;">x</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td style="text-align: right;">Total: Multiply Lines a and b</td> </tr> </table>		a.	Projected average monthly Chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$						
a.	Projected average monthly Chapter 13 plan payment.	\$															
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x															
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b															
46	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.	\$															
<b>Subpart D: Total Deductions from Income</b>																	
47	<b>Total of all deductions allowed under § 707(b)(2).</b> Enter the total of Lines 33, 41, and 46.	\$															
<b>Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION</b>																	
48	<b>Enter the amount from Line 18 (Current monthly income for § 707(b)(2))</b>	\$															
49	<b>Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))</b>	\$															
50	<b>Monthly disposable income under § 707(b)(2).</b> Subtract Line 49 from Line 48 and enter the result.	\$															
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.	\$															

52	<p><b>Initial presumption determination.</b> Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> <b>The amount on Line 51 is less than \$6,575.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> <b>The amount set forth on Line 51 is more than \$10,950</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> <b>The amount on Line 51 is at least \$6,575, but not more than \$10,950.</b> Complete the remainder of Part VI (Lines 53 through 55).</p>		
53	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"><b>Enter the amount of your total non-priority unsecured debt</b></td> <td style="width: 20%; text-align: center;">\$</td> </tr> </table>	<b>Enter the amount of your total non-priority unsecured debt</b>	\$
<b>Enter the amount of your total non-priority unsecured debt</b>	\$		
54	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"><b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.</td> <td style="width: 20%; text-align: center;">\$</td> </tr> </table>	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$		
55	<p><b>Secondary presumption determination.</b> Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> <b>The amount on Line 51 is less than the amount on Line 54.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p><input type="checkbox"/> <b>The amount on Line 51 is equal to or greater than the amount on Line 54.</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p>		

**Part VII. ADDITIONAL EXPENSE CLAIMS**

56	<p><b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 75%;">Expense Description</th> <th style="width: 20%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">d.</td> <td></td> <td style="text-align: center;">\$</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total: Add Lines a, b, c, and d</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	d.		\$	Total: Add Lines a, b, c, and d		\$
	Expense Description	Monthly Amount																	
a.		\$																	
b.		\$																	
c.		\$																	
d.		\$																	
Total: Add Lines a, b, c, and d		\$																	

**Part VIII. VERIFICATION**

57	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <table style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 45%;">Date: <u>November 27, 2009</u></td> <td style="width: 55%;">Signature: <u>/s/ DANE MICHAEL DOWNS</u> <b>DANE MICHAEL DOWNS</b> <i>(Debtor)</i></td> </tr> <tr> <td>Date: <u>November 27, 2009</u></td> <td>Signature <u>/s/ DANIELLE RAE DOWNS</u> <b>DANIELLE RAE DOWNS</b> <i>(Joint Debtor, if any)</i></td> </tr> </table>	Date: <u>November 27, 2009</u>	Signature: <u>/s/ DANE MICHAEL DOWNS</u> <b>DANE MICHAEL DOWNS</b> <i>(Debtor)</i>	Date: <u>November 27, 2009</u>	Signature <u>/s/ DANIELLE RAE DOWNS</u> <b>DANIELLE RAE DOWNS</b> <i>(Joint Debtor, if any)</i>
Date: <u>November 27, 2009</u>	Signature: <u>/s/ DANE MICHAEL DOWNS</u> <b>DANE MICHAEL DOWNS</b> <i>(Debtor)</i>				
Date: <u>November 27, 2009</u>	Signature <u>/s/ DANIELLE RAE DOWNS</u> <b>DANIELLE RAE DOWNS</b> <i>(Joint Debtor, if any)</i>				